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6) whereby an individual assistance can be requested by the user via the electronic communication possibilities;

7) whereby the individual assistance, based on the request of the user, is optionally performed

by a natural person,

and/or in the form of a program,

and/or in the form of the virtual person.

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64. A device according to claim 62, wherein

1) a first part of the device is a card magazine for keeping different, non-personalized chip cards on hand;

2) whereby the properties of a chip card can be defined by the user;

3) whereby the user makes use of a virtual person for determining/producing the use of the chip card.

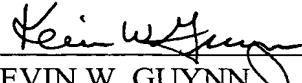
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#### REMARKS

The foregoing amendments have been made to place the application in U.S. format. No new matter has been added.

Respectfully submitted,

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